Access
News on WCB products, programs, and services
2003

WCB ONLINE

Online reporting and remitting delivers

Sign up today for convenience, premium discounts, and advance clearance

In response to a growing need for more service options, the WCB has launched Online Reporting and Remitting — a new Internet tool designed to deliver choice and convenience.

By using this application, you can tailor your payment and reporting plan to your business, earn a discount, obtain clearance for the next quarter or the entire year, and manage your account from virtually any location.

Design your own payment plan

Take advantage of the many rewards of reporting and remitting online. Besides being able to design your own payment plan, you may qualify for a discount on your premium and clearance for up to a year. Here's how:

- **Pay by installment and receive advance clearance.** Is your business seasonal? Do you rely on clearance letters to bid on contracts? If so, the installment plan may be the right option for you. If you qualify, you can spread your payments evenly throughout the year. And, instead of waiting until you've paid your premiums in full, you can get clearance three months in advance. That means as soon as you sign up for installments in the first quarter, you're cleared until April 1.
- **Prepay your premium and receive a discount.** If you choose this option, we'll give you a discount on your premium and clearance for the entire year. It's our way of saying thanks for taking care of your WCB business early.

To enjoy the flexibility of the installment or prepayment plan in 2003, you must enroll for Online Reporting and Remitting:

- Before February 28 if your premiums were more than $1,500 in 2002
- Before April 15 if your premiums were $1,500 or less in 2002

- **Pay at the end of the quarter or the end of the year.** As is the case now, you can pay quarterly or annually, depending on the amount of your premiums. Simply sign up for Online Reporting and Remitting and find out what options are available to you.

Regardless of the plan you choose, you'll have more payment options than ever before: pre-authorized withdrawals from your chequing account, credit cards, or Internet or telephone banking.

Reduce your reporting requirements

Say goodbye to paper forms, multiple due dates, and trips to the mailbox. When you switch to Online Reporting and Remitting, you can manage your account from the comfort of your home or office, when it's convenient for you. And, if your premiums are less than $10,000, you may qualify to submit a single payroll report every year, instead of the five you may have submitted in the past.

Say yes to convenience

By signing up now, you can file your Employer Payroll and Contract Labour Report and select your payment and reporting plan for 2003. Plus, you can take advantage of our other e-business services, like online Rate Information Packages and Incident and Injury Reports. Of course, you can continue to mail in your payroll report and pay your premium at your bank if you prefer.

To sign up, follow these simple steps:

- Go to **www.worksafebc.com** and click on the **login or sign up** button.
- Select **Sign Up** and enter your contact details to receive a temporary password.
- Change your temporary password to a permanent one of your choice.
- Request access to **Online Reporting and Remitting.**
- Enter the information needed to approve your access. The options include entering information from your Employer Payroll and Contract Labour Report or Employer's Remittance Form, the Personal Access Code from your 2003 Rate Information Package, your Internet Registration Number (IRCN), or details from a Rate Recalculation Letter if you've received one.

If you need help signing up, contact our Customer Support Centre by e-mailing **ehelp@wcb.bc.ca** or by calling **604 276-3135**, toll-free at **1 888 855-2477**.

2002 at a glance

Access your account 24/7

This year, the WCB introduced a host of self-serve e-business applications that make it easier and quicker for you to do business with us.

Besides being able to report your payroll and pay your premiums online, you can now:

- Update your account information (through Online Reporting and Remitting)
- Download your rate information on packages back to 2000
- Report incidents and injuries shortly after they happen
- Get a clearance letter in a matter of seconds
- Estimate your experience rating for future years
- View information that is specific to your classification and rate group
- Register a new firm

To find out more, visit our web site at **www.worksafebc.com**. Or, better yet, sign up for our online services by selecting **login or sign up**, and start saving time today.

CCRA agreement streamlines business

Earlier this year, the WCB and the Canada Customs and Revenue Agency (CCRA) assigned a 15-digit Business Number to WCB accounts that have payroll.

While you can use your Business Number immediately to deal with both the WCB and the CCRA, you'll be able to use it with other public agencies when the province launches the Single Business Number program in late 2003. The Single Business Number will allow you to register with several public agencies at the same time, making it much easier for you to start or expand a business.

Look for your Business Number on your 2002 Employer Payroll and Contract Labour Report. To learn more about our partnership with the CCRA, go to our web site at **www.worksafebc.com**, and select **Employers**. Then, select **Managing your account** on the left of the screen and click on the link to **CCRA Business Number**.

Payments applied to oldest debt

Starting in December 2002, if you have an amount owing on your account, we apply your payment to that amount before applying it to your premium.

For example, if you make a payment of $228 with your Employer's Payroll and Contract Labour Report, the payment will be applied to any outstanding balance first, such as a penalty, and then to your premium.

In the past, employers have occasionally specified where to allocate their payment so they could receive a clearance letter. Specified payments like these are no longer accepted.

Since the vast majority of employers keep their accounts up-to-date, the change to the allocation of payments should be negligible.

For more information, contact our Employer Service Centre at **1 888 922-2768** or **604 244-6181**.

Advisory group helps WCB meet employer needs

In April, the WCB formed a new committee to help the Assessment and Revenue Services departments enhance their services to you.

Composed of 15 members from a cross-section of industries, the committee serves as a voice for employers and helps shape the departments' future direction.

Through its quarterly meetings, the committee has provided constructive feedback on new programs and services — such as the Online Reporting and Remitting Internet tool.

The WCB is grateful to the committee for its valuable contribution and looks forward to continued meetings throughout 2003.

Changes in 2003

New rates

For 2003, the aggregate base rate for B.C. employers increased a modest 1.2 percent to $2.06 per $100 of assessable worker earnings, a three-cent increase from 2002.

The aggregate rate is a provincial average of rates in 95 individual rate groups, or insurance pools, which reflect the cost of injuries in industry sectors and move up and down in any given year primarily in relation to their injury costs.

As is typical in rate setting, some industries will see their rates decrease while others will see their rates increase. To limit extreme fluctuations, the WCB caps annual base rate changes for any one industry at 20 percent.

B.C.'s 2003 rates compare favourably with neighbouring jurisdictions such as Alberta, where the average rate increased by more than 12 percent; Washington State, where the average rate increased by 40 percent; and various other Canadian jurisdictions whose rates rose from 5 to 9 percent.

For more information about your firm's 2003 rate, visit our web site at **www.worksafebc.com** and select **Rate information package** from the home page. For general information about industry rates, select **2003 base rates**.

Maximum assessable earnings

For 2003, the maximum for assessable worker earnings has been set at $60,100. This is the maximum amount you can include in your calculation of wages and salaries for each worker for 2003.

For Personal Optional Protection, the maximum insurance coverage you can purchase in 2003 is $5,008 per month, compared with last year's $4,966. Starting June 30, 2002, if you file a claim you receive 90 percent of your coverage, after standard deductions for provincial and federal income tax, the Canada Pension Plan, and Employment Insurance have been applied.

For more information, visit our web site at **www.worksafebc.com**.

Assessment Policy Manual

The WCB has revised its *Assessment Policy Manual* to make it easier to use. While the policies are basically the same, the manual has a more user-friendly format and clearer language. Look for it online in early 2003 at **www.worksafebc.com.**

WorkSafe™

Access

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Communications Services
Workers' Compensation Board of B.C.
PO Box 5350 Stn Terminal
Vancouver BC V6B 5L5